

INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES



An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor* : 3.7401

Ref:IRJMSH/2015/A102893

DOI : [HTTPS://DOI.ORG/10.32804/IRJMSH](https://doi.org/10.32804/IRJMSH)

ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT

SANDHI VERMA

HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON

FACTORS AFFECTING EFFICIENCY IN PUBLIC SECTOR BANKS

APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN

Vol – 6 , Issue – 2 Feb , 2015



Editor in Chief

www.IRJMSH.com



Computer Science Directory



INTERNATIONAL RESEARCH JOURNAL OF MANAGEMENT SOCIOLOGY & HUMANITIES



An Internationally Indexed Peer Reviewed & Refereed Journal

Impact Factor* : 3.7401

Ref:IRJMSH/2015/A102893

DOI : [HTTPS://DOI.ORG/10.32804/IRJMSH](https://doi.org/10.32804/IRJMSH)

ISSN 2277 – 9809 (0) 2348 - 9359 (P)

THIS CERTIFIES THAT
DR. NAGESHWAR RAO
HAS/HAVE WRITTEN AN ARTICLE / RESEARCH PAPER ON
FACTORS AFFECTING EFFICIENCY IN PUBLIC SECTOR BANKS
APPROVED BY THE REVIEW COMMITTEE, AND IS THEREFORE PUBLISHED IN
Vol – 6 , Issue – 2 Feb , 2015



Editor in Chief

www.IRJMSH.com



Computer Science Directory

